

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

IN RE:) Chapter 13
)
Goyce H. Rates,) No. 22-03212
)
)
)
Debtor.) Judge David D. Cleary

NOTICE OF MODIFICATION OF THE AUTOMATIC STAY
DUE TO THE DEBTOR'S FAILURE TO COMPLY WITH COURT ORDER

PLEASE TAKE NOTICE that the Automatic Stay has been modified. Relief is hereby granted and Corona Investments LLC is free to pursue its rights as to the property commonly known as 1400 Cleveland St., Evanston, Illinois regarding 10-24-419-006-0000 pursuant to the terms of the Order entered April 29, 2022 (attached hereto), Debtor having failed to comply with provisions therein. A Notice of Default (attached hereto) in compliance with the requirements of the Order, was sent on January 31, 2023, and cure of the default was not made in the required time.

SPECIAL NOTICE TO THE TRUSTEE:

The Stay has been Modified, the Claim of this creditor is withdrawn. No further payments should be made pursuant thereto.

NOTICE OF FILING

This Notice and the documents referred to are being filed with the Clerk of the United States Bankruptcy Court on February 17, 2023.

BY:/s/Paul M. Bach
Paul M. Bach
Bach Law Offices
PO Box 1285
Northbrook, Illinois 60065
847 564 0808

PROOF OF SERVICE

I, PAUL M. BACH certify that I served this notice and attached documents upon all parties named in this notice as stated on the attached service list by the method stated and if by first class US Mail with proper postage prepaid, in Northbrook, IL 60062 all on February 17, 2023.

/s/Paul M. Bach

SERVICE LIST

Goyce H Rates
1400 Cleveland St.
Evanston, IL 60202

BY FIRST CLASS US MAIL

David Freydin
Law Offices of David Freydin Ltd
8707 Skokie Blvd
Suite 312
Skokie, IL 60077

BY ECF ELECTRONIC DELIVERY

Marilyn O Marshall
224 South Michigan Ste 800
Chicago, IL 60604

BY ECF ELECTRONIC DELIVERY

Patrick S Layng
Office of the U.S. Trustee, Region 11
219 S Dearborn St
Room 873
Chicago, IL 60604

BY ECF ELECTRONIC DELIVERY



Penelope N. Bach pnbach@bachoffices.com

Paul M. Bach paul@bachoffices.com

January 31, 2023

Via First Class US Mail

Goyce H Rates
1400 Cleveland St.
Evanston, IL 60202

David Freydin
Law Offices of David Freydin Ltd
8707 Skokie Blvd
Suite 312
Skokie, IL 60077

NOTICE OF DEFAULT UNDER ORDER

Re: **Goyce H. Rates**, 22 B 03212/1400 Cleveland St., Evanston, Illinois/PIN 10-24-419-006-0000

To Whom it May Concern:

The undersigned represents Corona Investments LLC in the above captioned Chapter 13 Bankruptcy matter. On August 29, 2012, the Bankruptcy Court entered the attached Agreed Order. See attached copy of the Agreed Order. Please be advised that the Order provides in paragraph 3 that the stay would modify to Corona Investments LLC in the event the Debtor(s) failed to timely pay an installment of real estate taxes.

At this time, one installment of real estate taxes have accrued on the website for the County of Cook (2nd Installment of 2021). See attached print out from the website of the Cook County Treasurer. As of today, there is a default for payment of real estate taxes in the amount \$1,357.60.

The Agreed Order reflects that 14-day notice be sent to the debtors and the debtor's attorney. This letter and its attachments constitute said notice.

Further, the Agreed Order under paragraph six requires that the Debtor pay Bach Law Offices, Inc. \$150.00 for attorney fees. These additional funds must be made payable to Bach Law Offices and received by this office at the above address within 14 days from the date of this notice.

Penelope N. Bach pnbach@bachoffices.com

Paul M. Bach paul@bachoffices.com



Unless the Debtor: 1) tenders the amount due plus any additional penalty due to the Cook County Treasurer within 14 days; and 2) also pays \$200.00 payable to Bach Law Offices, Inc. within 14 days from the date of this notice the stay pursuant to 11 USC 362 shall automatically be modified as to Corona Investments LLC and its successors and assigns.

Sincerely,

A handwritten signature in black ink, appearing to read 'Paul M. Bach'.

Paul M. Bach
Attorney for Corona Investments LLC

Encl:

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

IN RE:)	Chapter 13
)	
Goyce H. Rates,)	No. 22-03212
)	
)	
)	
Debtor.)	Judge David D. Cleary

AGREED ORDER PROVIDING FOR STAY RELIEF UPON DEFAULT

THIS CAUSE coming on to be heard on the Objection to Confirmation of Creditor Corona Investments LLC (hereinafter, "Creditor"), the Creditor withdrawing its objection based on the entry of this order and the Court having jurisdiction over the subject matter;

IT IS HEREBY ORDERED:

1. That beginning with the 2nd Installment of Real Estate Taxes for 2021, due in 2022, for the real estate commonly known as 1400 Cleveland St., Evanston, Illinois regarding 10-24-419-006-0000 ("the real estate taxes"), the debtor must commence making timely payment of real estate taxes for the real estate continuing throughout the pendency of the bankruptcy to the County of Cook.
2. That a payment to the County of Cook is considered "timely", if the full payment is received by the County of Cook on or before the date in which it is due.
3. That if the County of Cook website fails to show payment of an installment of real estate taxes within fifteen days of the "timely" due date as set by the County of Cook and if the debtor fails to bring the real estate taxes for the real estate current within fourteen (14) calendar days after Creditor mails notification to the Debtor and his attorney, the stay

shall be automatically terminated and modified/annulled as to Creditor, its principals, agents, successors and/or assigns as to the property securing its interest, upon filing of notice of same with the clerk of the court.

4. That beginning with the first plan payment due (30 days after filing) after the entry of this order, the debtor must commence making timely payment of Trustee payments in the amount called for the confirmed Chapter 13 Plan continuing throughout the pendency of the bankruptcy to the Chapter 13 Trustee.
5. That if the Chapter 13 Trustee fails to receive two "timely" post-petition monthly trustee payments and if the debtor fails to bring the trustee post-petition current within fourteen (14) calendar days after Creditor or its attorney mails notification to the Debtor and his attorney, the stay shall be automatically terminated and modified/annulled as to Creditor, its principals, agents, successors and/or assigns as to the property securing its interest, upon filing of notice of same with the clerk of the court.
6. In the event that Bach Law Offices, Inc. should have to send out any Notices of Default, the Debtor shall pay an extra \$150.00 per notice, as additional attorney fees, in addition to whatever funds are needed to cure the default and that said additional funds must be tendered prior to the expiration of the cure period set forth in the Notice.
7. Debtor by signing this Agreed Order waives all rights to challenge the Tax Deed proceeding pending in State Court in the event the Automatic Stay is modified and/or the Bankruptcy Case is dismissed.
8. In the event the instant bankruptcy proceeding is converted to chapter 7, dismissed, the stay shall be automatically terminated and modified/annulled as to Creditor, its

principals, agents, successors and/or assigns as to the property securing its interest;

ENTER:



UNITED STATES BANKRUPTCY JUDGE

DATED: 08/29/2022



Paul M. Bach
BACH LAW OFFICES
P.O. Box 1285
Northbrook, Illinois 60062
847 564 0808


David All
Attorney for Debtor
Law Offices of David Freydl, Ltd.
8707 Skokie Blvd. #312
Skokie IL 60077
773-986-9001

Your Property Tax Overview

TOTAL TAXING DISTRICT DEBT ATTRIBUTED TO YOUR PROPERTY

Total Taxing District Debt Attributed to Your Property: **\$14,035**

Property Value: **\$126,710**

Total Debt % Attributed to Your Property Value: **11.1%**

To see the 20-Year History of Your Property Taxes, click here.

Note: The above amounts are illustrations of how much government debt could be attributed to your property based on its 2021 value.

[See Details Here](#)

OVERVIEW - PAYMENTS

Property Index Number (PIN): **10-24-419-006-0000**

[BEGIN A NEW SEARCH](#)

Scroll down for more information.



[Incorrect Image? Click Here.](#)

Property Location:
1400 CLEVELAND ST
EVANSTON, IL 60202-2121

Volume: 055

Mailing Information:
GOYCE RATES
1400 CLEVELAND ST
EVANSTON, IL 60202-2121

[Update Your Information](#)

Are Your Taxes Paid?

Tax Year 2021 (billed in 2022) Total Amount Billed: **\$2,960.02**

1st INSTALLMENT - Tax Year 2021

Original Billed Amount:	\$1,622.48
Due Date:	03/01/2022
Tax:	\$1,622.48
Interest:	\$267.74
Current Amount Due:	\$1,890.22

2nd INSTALLMENT - Tax Year 2021

Original Billed Amount:	\$1,337.54
Due Date:	12/30/2022
Tax:	\$1,337.54
Interest:	\$20.06
Current Amount Due:	\$1,357.60

Total Amount Due: **\$3,247.82**

This Property Index Number (PIN) is listed in a petition for federal bankruptcy protection. Payments on this PIN are therefore restricted in accordance with federal law. For further information, please contact us.

Tax Year 2022 (billed in 2023) Total Amount Billed: \$1,628.01

NOTE: The Tax Year 2022 1st Installment will be billed in 2023 and due on April 3, 2023 per a one-time change in state law. The amount displayed below is a courtesy for those taxpayers who wish to pay early. Any adjustments made to the amount below will be reflected on the physical bill.

1st INSTALLMENT EARLY PAYMENT - Tax Year 2022

Original Billed Amount: \$1,628.01
Due Date: 04/03/2023

Tax: \$1,628.01
Interest: \$0.00

Current Amount Due: \$1,628.01

Total Amount Due: **\$1,628.01**

Expand Payment Details ▼

[Pay Now](#)

About payments:

- Payments are recorded the date they are received. They appear on the website about three business days later.
- The current amount due is as of Monday, January 30, 2023. Questions about payments? [Contact Us](#).
- To find out if taxes for this PIN were sold or are delinquent for Tax Year 2020 and earlier, search the [Cook County Clerk's](#) records.

Download Your Tax Bill

Open a PDF of your tax bill that can be printed and used to pay in person or by mail.

This Property Index Number (PIN) is listed in a petition for federal bankruptcy protection for tax year 2021. This tax bill is not available online. For further information, please [contact us](#).

 [Tax Year 2022 First Installment Early Payment Due Monday, April 3, 2023](#)

Stop receiving your tax bill by mail.

 [Sign up for eBilling to receive future tax bills via email.](#)

Are There Any Overpayments on Your PIN?

Our records do not indicate a refund available on the PIN you have entered.

Have You Received Your Exemptions in These Tax Years?

Type	2021	2020	2019	2018
Homeowner Exemption:	YES	YES	YES	YES
Senior Citizen Exemption:	NO	NO	NO	NO
Senior Freeze Exemption:	NO	NO	NO	NO
Returning Veteran Exemption:	NO	NO	NO	NO
Disabled Person Exemption:	NO	NO	NO	NO
Disabled Veteran Exemption:	NO	NO	NO	NO

Tax Year 2022 exemptions granted by the Assessor will be reflected on your Second Installment tax bill.

[Apply for a missing exemption](#)

20-Year Property Tax Bill History

Tax Year 2002:	\$1,204.03
Tax Year 2021:	\$2,960.02
Difference:	+ \$1,755.99
Percent Change:	+ 145.84%

[See your complete property tax history.](#)

-  [Read "The Pappas Study" 20-Year Property Tax History](#)
-  [See the Top 50 Largest Tax Increases since 2000 by Chicago ward and suburb](#)
-  [Voter Turnout 2011-2020 Chicago and Cook County Suburbs](#)
-  [Cook County Suburbs - Interactive Map](#)
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Taxing District Debt Attributed to Your Property

Total Taxing District Debt Attributed to Your Property: \$14,035

Property Value: \$126,710

Total Debt % Attributed to Your Property Value: 11.1%

To see the 20-Year History of Your Property Taxes, click here.

Note: The above amounts are illustrations of how much government debt could be attributed to your property based on its 2021 value.

Select a taxing district name for detailed financial data.

Your Taxing Districts	Total Debts and Liabilities	District Property Value	Property Value	% of Taxing District Debt	Estimated Total Debts and Liabilities
-----------------------	-----------------------------	-------------------------	----------------	---------------------------	---------------------------------------

North Shore Mosq Abatement Northfield	\$35,381	\$54,177,791,557	\$126,710	0.0002339%	\$0
Metro Water Reclamation Dist of Chicago	\$4,448,926,000	\$548,420,959,773	\$126,710	0.0000231%	\$1,028
Ridgeville Park District	\$50,482	\$1,947,321,652	\$126,710	0.0065069%	\$3
Oakton College Dist Skokie Des Plaines	\$118,966,734	\$74,534,293,013	\$126,710	0.0001700%	\$202
Evanston Township High School Dist 202	\$33,588,348	\$11,174,167,205	\$126,710	0.0011340%	\$381
Evanston/Skokie School District 65	\$72,125,989	\$11,174,167,205	\$126,710	0.0011340%	\$818
City of Evanston	\$500,971,662	\$10,143,825,615	\$126,710	0.0012491%	\$6,258
Cook County Forest Preserve District	\$517,794,937	\$557,607,500,340	\$126,710	0.0000227%	\$118
County of Cook	\$23,004,219,360	\$557,607,500,340	\$126,710	0.0000227%	\$5,227

Total Taxing District Debt Attributed to Your Property: **\$14,035**

To read Treasurer Pappas' Debt Study and use the interactive map, [click here](#).

Highlights of Your Taxing Districts' Debt and Pension

Select a taxing district name for detailed financial data.

Your Taxing Districts	Money Owed by Your Taxing Districts (minus Total Net Pension Liability)	Pension and Healthcare Amounts Promised by Your Taxing Districts	Amount of Pension and Healthcare Shortage	Employees	Retirees	Difference
North Shore Mosq Abatement Northfield	\$378,168	\$2,925,770	(\$331,755)	16	1	15
Metro Water Reclamation Dist of Chicago	\$3,294,323,000	\$2,958,492,000	\$1,219,143,000	1,940	2,482	-542
Ridgeville Park District	\$22,190	\$1,275,179	\$46,206	5	0	5
Oakton College Dist Skokie Des Plaines	\$108,179,948	\$42,906,145	\$22,928,407	840	0	840
Evanston Township High School Dist 202	\$34,055,520	\$1,304,489	\$0	616	0	616
Evanston/Skokie School District 65	\$59,687,767	\$82,574,168	\$8,899,273	1,375	313	1,062
City of Evanston	\$308,560,636	\$732,266,574	\$211,525,445	799	1,045	-246
Cook County Forest Preserve District	\$233,103,051	\$540,107,634	\$328,420,280	630	532	98
County of Cook	\$7,595,772,042	\$26,972,931,181	\$15,481,971,961	21,877	19,442	2,435

Reports and Data for All Taxing Districts

View the financial reports filed by 547 local Taxing Districts across Cook County pursuant to the Debt Disclosure Ordinance authored by Treasurer Maria Pappas.

- [Read the Executive Summary](#)
- [Read the Debt Report](#)
- [Cook County Debt Map](#)
- [Correlation Chart Between Debt and Higher Taxes](#)

- [Search your property to find out what portion of local government debt is attributed to your property](#)
- [Debt to Property Value by Municipality - Residential and Commercial](#)
- [Debt and Disclosure Data](#)
- [Browse all financial reports filed by a specific local government](#)

BEGIN A NEW SEARCH

DISCLAIMER: The information on this screen comes from many sources, few of which are in the control of the Cook County Treasurer's Office. Taxpayers are advised to take personal responsibility for their PIN, property location, taxpayer address, and payment amounts posted due or paid, to be sure of their accuracy.

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IN RE:)	Chapter 13
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Goyce H. Rates,)	No. 22-03212
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IT IS HEREBY ORDERED:

1. That beginning with the 2nd Installment of Real Estate Taxes for 2021, due in 2022, for the real estate commonly known as 1400 Cleveland St., Evanston, Illinois regarding 10-24-419-006-0000 ("the real estate taxes"), the debtor must commence making timely payment of real estate taxes for the real estate continuing throughout the pendency of the bankruptcy to the County of Cook.
2. That a payment to the County of Cook is considered "timely", if the full payment is received by the County of Cook on or before the date in which it is due.
3. That if the County of Cook website fails to show payment of an installment of real estate taxes within fifteen days of the "timely" due date as set by the County of Cook and if the debtor fails to bring the real estate taxes for the real estate current within fourteen (14) calendar days after Creditor mails notification to the Debtor and his attorney, the stay

shall be automatically terminated and modified/annulled as to Creditor, its principals, agents, successors and/or assigns as to the property securing its interest, upon filing of notice of same with the clerk of the court.

4. That beginning with the first plan payment due (30 days after filing) after the entry of this order, the debtor must commence making timely payment of Trustee payments in the amount called for the confirmed Chapter 13 Plan continuing throughout the pendency of the bankruptcy to the Chapter 13 Trustee.
5. That if the Chapter 13 Trustee fails to receive two "timely" post-petition monthly trustee payments and if the debtor fails to bring the trustee post-petition current within fourteen (14) calendar days after Creditor or its attorney mails notification to the Debtor and his attorney, the stay shall be automatically terminated and modified/annulled as to Creditor, its principals, agents, successors and/or assigns as to the property securing its interest, upon filing of notice of same with the clerk of the court.
6. In the event that Bach Law Offices, Inc. should have to send out any Notices of Default, the Debtor shall pay an extra \$150.00 per notice, as additional attorney fees, in addition to whatever funds are needed to cure the default and that said additional funds must be tendered prior to the expiration of the cure period set forth in the Notice.
7. Debtor by signing this Agreed Order waives all rights to challenge the Tax Deed proceeding pending in State Court in the event the Automatic Stay is modified and/or the Bankruptcy Case is dismissed.
8. In the event the instant bankruptcy proceeding is converted to chapter 7, dismissed, the stay shall be automatically terminated and modified/annulled as to Creditor, its

principals, agents, successors and/or assigns as to the property securing its interest;

ENTER:



08/29/2022

DATED:


Paul M. Bach
BACH LAW OFFICES
P.O. Box 1285
Northbrook, Illinois 60062
847 564 0808


David All
Attorney for Debtor
Law Offices of David Freydl, Ltd.
8707 Skokie Blvd. #312
Skokie IL 60077
773-986-9001

UNITED STATES BANKRUPTCY JUDGE

Your Property Tax Overview

TOTAL TAXING DISTRICT DEBT ATTRIBUTED TO YOUR PROPERTY

Total Taxing District Debt Attributed to Your Property: **\$14,035**

Property Value: **\$126,710**

Total Debt % Attributed to Your Property Value: **11.1%**

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Note: The above amounts are illustrations of how much government debt could be attributed to your property based on its 2021 value.

[See Details Here](#)

OVERVIEW - PAYMENTS

Property Index Number (PIN): **10-24-419-006-0000**

[BEGIN A NEW SEARCH](#)

Scroll down for more information.



[Incorrect Image? Click Here.](#)

Property Location:
1400 CLEVELAND ST
EVANSTON, IL 60202-2121
Volume: 055

Mailing Information:
GOYCE RATES
1400 CLEVELAND ST
EVANSTON, IL 60202-2121
[Update Your Information](#)

Are Your Taxes Paid?

Tax Year 2021 (billed in 2022) Total Amount Billed: **\$2,960.02**

1st INSTALLMENT - Tax Year 2021

Original Billed Amount:	\$1,622.48
Due Date:	03/01/2022
Tax:	\$1,622.48
Interest:	\$192.08
Current Amount Due:	\$1,814.56

2nd INSTALLMENT - Tax Year 2021

Original Billed Amount:	\$1,337.54
Due Date:	12/30/2022
Tax:	\$1,337.54
Interest:	\$40.12
Current Amount Due:	\$1,377.66

Total Amount Due: **\$3,192.22**

This Property Index Number (PIN) is listed in a petition for federal bankruptcy protection. Payments on this PIN are therefore restricted in accordance with federal law. For further information, please contact us.

Tax Year 2022 (billed in 2023) Total Amount Billed: \$1,628.01

1st INSTALLMENT EARLY PAYMENT - Tax Year 2022

Original Billed Amount: \$1,628.01
Due Date: 04/03/2023
Tax: \$1,628.01
Interest: \$0.00
Current Amount Due: \$1,628.01

Total Amount Due: **\$1,628.01**

[Expand Payment Details ▼](#)

[Pay Now](#)

About payments:

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Tax Year 2022 First Installment Early Payment Due Monday, April 3, 2023

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Our records do not indicate a refund available on the PIN you have entered.

Have You Received Your Exemptions in These Tax Years?

Type	2021	2020	2019	2018
Homeowner Exemption:	YES	YES	YES	YES
Senior Citizen Exemption:	NO	NO	NO	NO
Senior Freeze Exemption:	NO	NO	NO	NO
Returning Veteran Exemption:	NO	NO	NO	NO
Disabled Person Exemption:	NO	NO	NO	NO
Disabled Veteran Exemption:	NO	NO	NO	NO

Tax Year 2022 exemptions granted by the Assessor will be reflected on your Second Installment tax bill.

[Apply for a missing exemption](#)

20-Year Property Tax Bill History

Tax Year 2002: \$1,204.03

Tax Year 2021: \$2,960.02

Difference: **+ \$1,755.99**

Percent Change: **+ 145.84%**

[See your complete property tax history.](#)



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[Cook County Suburbs - Interactive Map](#)



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Select a taxing district name for detailed financial data.

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North Shore Mosq Abatement Northfield	\$35,381	\$54,177,791,557	\$126,710	0.0002339%	\$0
Metro Water Reclamation Dist of Chicago	\$4,448,926,000	\$548,420,959,773	\$126,710	0.0000231%	\$1,028

Ridgeville Park District	\$50,482	\$1,947,321,652	\$126,710	0.0065069%	\$3
Oakton College Dist Skokie Des Plaines	\$118,966,734	\$74,534,293,013	\$126,710	0.0001700%	\$202
Evanston Township High School Dist 202	\$33,588,348	\$11,174,167,205	\$126,710	0.0011340%	\$381
Evanston/Skokie School District 65	\$72,125,989	\$11,174,167,205	\$126,710	0.0011340%	\$818
City of Evanston	\$500,971,662	\$10,143,825,615	\$126,710	0.0012491%	\$6,258
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County of Cook	\$23,004,219,360	\$557,607,500,340	\$126,710	0.0000227%	\$5,227

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Highlights of Your Taxing Districts' Debt and Pension

Select a taxing district name for detailed financial data.

Your Taxing Districts	Money Owed by Your Taxing Districts (minus Total Net Pension Liability)	Pension and Healthcare Amounts Promised by Your Taxing Districts	Amount of Pension and Healthcare Shortage	Employees	Retirees	Difference
North Shore Mosq Abatement Northfield	\$770,658	\$3,035,262	(\$706,758)	16	1	15
Metro Water Reclamation Dist of Chicago	\$3,327,854,000	\$3,020,080,000	\$1,168,985,000	1,940	2,482	-542
Ridgeville Park District	\$50,482	\$0	\$0	5	0	5
Oakton College Dist Skokie Des Plaines	\$118,966,734	\$39,740,435	\$128,905	840	0	840
Evanston Township High School Dist 202	\$29,696,604	\$1,308,705	\$0	616	0	616
Evanston/Skokie School District 65	\$72,125,989	\$268,322,409	\$171,927,532	1,375	313	1,062
City of Evanston	\$331,350,129	\$752,181,820	\$164,516,845	799	1,045	-246
Cook County Forest Preserve District	\$233,103,051	\$540,107,634	\$328,420,280	630	532	98
County of Cook	\$8,019,310,814	\$29,739,673,504	\$17,090,063,066	21,877	19,442	2,435

Reports and Data for All Taxing Districts

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